

Student War Loans Program

Final Report

By

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Bulletin 1946 No. 14

FEDERAL SECURITY AGENCY

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U. S. Office of Education

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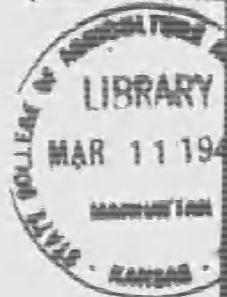
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FOREWORD

THE Student War Loans Program was one of five essential wartime programs administered by the United States Office of Education. The Division of Higher Education administered two of these programs, namely, the Engineering, Science and Management War Training Program and the Student War Loans Program. Through the Student War Loans Program more than 11,000 young men in 286 colleges and universities were enabled to enter upon, and to pursue, an accelerated program of studies during the critical war years of 1942-44. An accelerated program of studies demanded the full time of these students and prevented them from supplementing their incomes by part-time work. The loans made to them from funds appropriated to this office prevented many students from dropping out of school for financial reasons and made it possible for all student borrowers to complete their courses much earlier than would otherwise have been the case.

This brief report of the Student War Loans Program is aimed to provide information concerning the method of administration adopted and carried out by the U. S. Office of Education and to present summary data concerning the results of the program. It is hoped that the material will prove useful to those interested in student personnel problems and especially in programs of student aid.

FRED J. KELLY,
Director, Division of Higher Education.



Student War Loans Program

THE program of "Loans to Students in Technical and Professional Fields (National Defense)," commonly known as the Student War Loans Program, was one of the five essential wartime training programs administered by the U. S. Office of Education. It was, along with the Engineering, Science, and Management War Training Program, one of the two war training programs in the field of higher education, and was, therefore, administered by the Division of Higher Education. The program was inaugurated on July 2, 1942, and was continued in activity throughout the fiscal years 1943 and 1944. It was discontinued as an active program on June 30, 1944. Since that date a small staff has been maintained for the purpose of effecting the collections of repayments of loans as required by law.

ORIGIN OF THE PROGRAM

The tragic entrance of our Nation into war on December 7, 1941, called forth our greatest energy in every area of endeavor. Shortages of materials and of men appeared almost overnight. Following more than a decade during which we seemingly had a surplus of manpower in almost every occupation we came face to face with a need for increased manpower for the military and naval services and for essential war industries and services. Nowhere was the strain felt more than in medicine, engineering, and other scientific and professional fields. On January 3 and 4, 1942, more than a thousand representatives of colleges, universities, and technical and professional institutions met with representatives of the Federal Government in Baltimore, Md., to consider the means whereby the institutions of higher learning might best serve the war effort. The Army, the Navy, the War Manpower Commission, and the United States Office of Education Wartime Commission, which had been established by Commissioner John W. Studebaker in December 1941, joined in recommending that the colleges and universities adopt an accelerated calendar as one means of speeding up the training of needed technical and professional personnel. The higher institutions responded with a virtually unanimous adoption of an accelerated program which reduced holiday periods to a minimum and eliminated altogether the usual summer vacation. These programs, which thus required the student to be in attendance throughout the year, placed a greatly increased financial burden upon the average student. He was thereby required not only to meet additional charges for

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tuition and maintenance in the already expensive postgraduate professional programs but simultaneously he was deprived of his customary summer earnings, as well as the opportunity to avail himself of the various self-help programs usually available on the campus. Furthermore, in many institutions scholarships or fellowships, and student loan funds were either not sufficient in amount or not sufficiently flexible in terms of application to meet the greatly increased burden placed upon them. It became obvious that the primary purpose of accelerating professional preparation would be jeopardized if a considerable number of students were compelled to discontinue their studies because of economic reasons. Leaders in the fields of technical and professional education consequently suggested that the Federal Government undertake to provide financial assistance to students in order to enable them to continue their accelerated programs. The suggestions, when embodied in legislation before the Congress, received the endorsement of the War Manpower Commission and the U. S. Office of Education. Hearings were held during the spring of 1942, and on July 2, 1942, the Congress authorized an appropriation of \$5,000,000 for loans to students. Authorization for the Student War Loans Program is found in title II, subheading, Office of Education, under the caption "Loans to Students in Technical and Professional Fields (National Defense) of the Labor-Federal Security Appropriation Act 1943" Public Law 647, Seventy-seventh Congress, Second Session, approved July 2, 1942. Pertinent excerpts from this title appear in Appendix I.

PROVISIONS OF THE PROGRAM

The general provisions of the act establishing the Student War Loans Program are as follows: (1) assistance was to be in the form of a loan; (2) only degree-granting institutions maintaining an accelerated program were authorized to participate; (3) loans were to be made to students in the fields of engineering, physics, chemistry, medicine (including veterinary), dentistry, and pharmacy; (4) students receiving loans were required to be within 2 years of graduation; (5) loans were not to exceed \$500 to a student in any 12-month period; (6) interest was to be charged at $2\frac{1}{2}$ percent per annum; (7) the borrower was required to agree in writing to remain in the accelerated program and after graduation accept employment as directed by the Chairman of the War Manpower Commission; (8) loans were to be cancelled upon induction of the borrower into the armed forces under the Selective Training and Service Act of 1940 before the completion of his course, or upon death or permanent disability; (9) sums repaid were to be covered into the miscellaneous receipts of the Treasury Department.

The act further provided for the administration of the program under regulations promulgated by the U. S. Commissioner of Education with the approval of the Chairman of the War Manpower Commission. The

regulations established under this authority added two important provisions: (1) the repayment of loans was to be made in four equal annual installments of principal plus accrued interest, beginning 1 year after graduation; and (2) all such payments were to be deferred during the period of military service of the borrower. The complete text of the regulations governing the Student War Loans Program will be found in appendix II (page 12).

Certain salient characteristics of the Student War Loans are immediately apparent. First, the Congress clearly intended the program to be of an emergency and temporary nature for the purpose of meeting current war or war created needs. This view is supported by the fact that its authorization is found in an appropriation act and not in an organic law. Furthermore, the Congress directed that repayments of loans should be covered into the Treasury as "miscellaneous receipts" and not credited back to the appropriation. Thus perpetuation of the program through the creation of a revolving fund was not authorized. Second, the Congress chose loans repayable with interest as the means of assistance rather than direct grants or other means. In this connection, it will be noted that the law authorizes loans only to students in degree-granting curricula in standard technical or professional programs, thus permitting the student to continue to pursue a program of study fitting him for the civilian career which he had already chosen. Third, the intent of the program quite clearly was to conserve for the use of the Nation those students who had already established considerable equity in time and money in their professional training, rather than to create new types of training programs. This is illustrated by the requirement that students be within 2 years (24 months) of graduation in order to receive loans. Thus the program aimed very directly to assist the students most affected by the inauguration of acceleration.

ADMINISTRATION OF THE ACT

During the summer of 1942 the U. S. Office of Education completed arrangements for putting the Student War Loans Program into effect at the beginning of the academic year of 1942-43. A small professional staff was gathered, consisting of a director, an associate director, four field representatives, and a specialist in student personnel problems. Provisions were made whereby institutions could submit requests for authority to participate in the program.

The following criteria were required to be met by a college, university, or technical or professional school in order to participate in the program: (1) the institution must be of college grade; (2) the institution must be degree granting; (3) the institution must offer a standard curriculum in the field or fields in which it desires to grant loans; (4) the institution must agree to maintain an accelerated program in the approved field or fields. An "accelerated program" was defined as "such an academic

schedule in an institution as provides within a 12-months year at least the equivalent of the work of one and one-third academic years of 9 months in one of the following curricula of undergraduate or graduate study: Engineering, chemistry, physics, medicine (including veterinary), dentistry, and pharmacy"; (5) the institution must have an enrollment of at least 10 full-time students who are within 2 years of graduation in the authorized field for which approval is sought. This provision was subsequently rescinded for the field of physics because of the relatively small enrollments in that field.

In their requests for authority to participate in the Student War Loans Program institutions were expected to provide: (1) data establishing proof that an accelerated program was being carried on by the institutions in the field or fields for which approval was sought; (2) data showing that the institution had at least 10 students who were within 2 years (24 months) of graduation in each of the fields for which approval was sought; (3) the number of students requiring assistance and the extent of financial assistance required; (4) data concerning the institution's own student aid program and a detailed description of the operation of that program; (5) an indication that the institution would not curtail its own student aid program if authority to grant Federal loans were received, and (6) an indication that the institution would agree to abide by the Federal statutes and regulations governing the program. Complete information concerning the method of submitting requests for authority to participate in the Student War Loans Program will be found in appendix III, SWL Form 1, entitled "Request for Approval of Acceleration Program and Loan Plan for Colleges and Universities."

Upon approval of the acceleration program and loan plan of an institution by the United States Commissioner of Education an initial allotment of funds was determined and made to the institution. Determination of initial institutional allotments was made in accordance with a formula authorized by the Chairman of the War Manpower Commission. This formula will be found in appendix IV, "Memorandum of procedure for determining numbers of students to whom loans may be granted pursuant to Public Law 647, Seventy-seventh Congress, Second session, signed July 2, 1942."

Administration of the Student War Loans Program within the institution was delegated by the U. S. Office of Education almost entirely to the institution itself. The regulations (sec. 3.4) required each institution to designate an "institutional representative" who served as the official representative of the institution in dealing with the U. S. Office of Education and who had the responsibility for making reports. Allotted funds were placed in the responsible custody of the institution and disbursements to eligible students were made by the institution itself. Without prior approval of the U. S. Office of Education institutional authorities were authorized to determine the eligibility of students and the amount

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of each loan, and to issue funds to the student. The only limitation placed upon institutional representatives in the administration of individual loans was the reservation of the right of the United States Commissioner of Education to nullify a loan found not to meet the provisions of the Law and the regulations. In addition to serving as the agent of the Office of Education in the granting of loans the institution serves as collection agent, receiving repayments and remitting them to the Office for transmittal to the Treasury.

The law required that students receiving Federal loans "... agree in writing to engage, for the duration of the wars in which the United States is now engaged, in such employment or service as may be assigned by officers or agencies designated by said Chairman (of the War Manpower Commission)." The "agreement in writing" under this provision was embodied in a note-contract which each student was required to sign. A copy of this document is found in appendix V. The administration of this agreement was also decentralized to the institution. In appendix VI will be found a copy of "Designation of Officers Responsible for Assignment of Borrowers to Employment or Service," signed by the Chairman of the War Manpower Commission on December 19, 1942. In this order the institutional representative of each institution was designated as the officer charged with the responsibility of assigning Student War Loans borrowers to—

such employment or service as will most effectively aid the war effort, subject to such policies, directives, standards, and regulations as the Chairman of the War Manpower Commission may issue from time to time. Said officer shall be guided in making assignments by recommendations of committees to be appointed by the President of each institution . . . , which committee shall consist of (a) the head of the school or department in which the student has done his major work, (b) the chief personnel officer serving that school or department, and (c) a representative of the nearest local employment office of the United States Employment Service in the War Manpower Commission, to be designated for that purpose by the manager of said office. In administering this order it was the policy to regard students entering the armed forces as having met the stipulation that they be assigned "to such employment or services as will most effectively aid the war effort."

ELIGIBILITY OF STUDENTS

The following standards of eligibility of students to receive loans were established by the regulations (Sec. 3.5): (1) the student must be enrolled in full-time study in an approved accelerated program. A "full-time" student was defined as "a man or woman student carrying at least an academic load which is normal for the institution in an accelerated program"; (2) the student must, in the judgment of the institution, be able to complete his technical or professional education within 2 years after the first loan. The term "2 years" was interpreted as 2 calendar years; (3) the student must attain and continue to maintain a standard of scholarship ordinarily accepted as satisfactory by the institution;

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(4) the student must be found by the institution to be in need of assistance. "Need of assistance" was defined to mean "the lack of resources sufficient to pay for tuition and fees and to provide school supplies and the necessities of subsistence such that unless a loan is made the student would not be able to participate in the accelerated program without engaging in remunerative employment"; (5) the student must agree in writing to continue in his accelerated program and to accept for the duration of the war such employment or service as might be designated by the War Manpower Commission. Institutions were not permitted to prescribe as requirements for eligibility for a loan conditions or standards other than the foregoing.

ACTIVITY OF THE PROGRAM

During the fiscal year ended June 30, 1943, a total of 11,081 students in 286 colleges and universities received loans amounting to a total of \$2,941,301.64. Table I summarizes the activity of the program for the fiscal year 1943.

TABLE I.—Summarized data for fiscal year ending June 30, 1943

1. Number of participating institutions which made loans	286
2. Number of students receiving loans	11,081
3. Total amount of loans advanced	\$2,941,301.64
(a.) Amount advanced for tuition	\$2,046,901.19
(b.) Amount advanced for maintenance	\$894,400.45
4. Summary of borrowers by fields:	

Field	Number of institutions making loans	Number of borrowers	Percent of total	Amount advanced	Percent of total
1	2	3	4	5	6
Physics	107	204	2	\$57,728.86	2
Engineering	123	4,066	36	954,245.61	32
Chemistry	177	3,535	8	243,394.74	7
Medicine	69	3,807	35	1,168,754.05	40
Veterinary	12	394	4	107,032.29	1
Dentistry	33	1,217	11	362,055.51	11
Pharmacy	48	436	4	113,697.60	4
Total		11,081	100	\$2,941,301.64	100

Table II shows the average size of the loans made in each accelerated field during fiscal year 1943, and the average for all authorized fields in the program.

TABLE II.—Average size of loans

Accelerated field:	Average size of loan
Physics	\$218.67
Engineering	229.77
Chemistry	242.99
Medicine	301.94
Veterinary	271.63
Dentistry	298.24
Pharmacy	257.19
Average for all fields	\$265.44

Although the field of engineering had the largest number of borrowers it will be noted that the largest amount of money advanced and the largest per capita loans were in the fields of medicine. This is attributable not only to the greater average cost of medical education but to the fact that usually less profitable opportunities for part-time employment are available to medical students, and to the further fact that the protracted period of graduate study necessary in that field has exhausted every alternative resource available to many of these students.

The impact of the rapidly deepening need for manpower upon Student War Loans borrowers is vividly shown by the fact that by June 30, 1943, 3,414 student borrowers, or 32 percent of the total of 11,081 had been separated from the institution in which they were studying. Table III shows the distribution of these separations as of June 30, 1943.

TABLE III.—Separations from student war loans program as of June 30, 1943

Cause	Number
Inducted by Selective Service before graduation	60
Entered service voluntarily before graduation	1,636
Graduated and in military service	529
Graduated and placed in essential employment	1,027
Graduated but not yet placed	84
Authorized withdrawal for illness, etc.	57
Withdrawal outside terms of agreement (scholastic failure, etc.)	19
Died	2
Total	3,414

In view of the fact that the law provided for cancellation of a loan of a student borrower inducted under the Selective Training and Service Act of 1940 before completion of his course, it is interesting to note that only 60 students were thus inducted during the first year of the program. It will further be noted that 2,225 students or 65 percent of the total of 3,414 students separated from institutions had entered the armed forces through one or another method.

As a result of conditions that developed after the inauguration of the program, such as the lowering of the draft age and the establishment of Army and Navy training programs in the colleges and universities, with participants on Army and Navy pay rolls, the need for loans was sharply reduced. Therefore, the Congress decided not to continue the program in 1944, except to provide funds needed by those who had taken loans in 1943 to finish their accelerated programs. For this purpose, the Congress reappropriated the unused balance of the original \$5,000,000 which amounted to \$2,016,526.51. The full text of the authorization for the continuation of the Student War Loans Program during the fiscal year 1944, ended June 30, 1944, will be found in appendix VII, (page 23), "Pertinent Section from the Labor-Federal Security Appropriation Act (Public Law 135), approved July 12, 1943." Because of the restriction of

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loans to previous borrowers, losses from graduations, and constant attrition to the armed forces, the number of eligible students was greatly reduced in 1944, so that only 1,567 of the borrowers previously receiving loans received additional funds during that year. The amount loaned to these students was \$417,094.

Table IV shows a summary of separations of Student War Loans borrowers as of June 15, 1944.

TABLE IV.—Summary of separations as of June 15, 1944

<i>Cause:</i>	<i>Number</i>
Drafted before graduation	87
Entered service voluntarily before graduation	3,891
Graduated:	
Placed, military service	1,473
Placed, elsewhere	2,025
Not yet placed	156
Withdrawn:	
Authorized	101
Outside terms of agreement	24
Died or disabled	4
Total	7,761
<i>Accelerated field:</i>	
Engineering	3,024
Physics	159
Chemistry	498
Medicine	2,725
Veterinary	349
Dentistry	671
Pharmacy	335
Total	7,761

It will be noted that by this date 7,761 students, or 70 percent of the total of 11,081 had been separated from the institutions in which they were studying.

The average age of Student War Loans borrowers, at the beginning of the academic year 1942-43 was 23 years and 2 months. The average income of the fathers of these students was \$1,900 a year, and there were two children of school age in the family, including the borrower. The average borrower was earning \$203 a year toward his own expenses, was receiving \$116 from his parents, and was borrowing \$100 a year before a Student War Loan became available to him. From the Student War Loans Program he borrowed an additional \$263, during the year 1942-43. Therefore, the amount of money available for the expenses of the average Student War Loans borrower was \$682, of which 39 percent was from the Student War Loans Program.

It will be recalled that the law creating the Student War Loans Program provided for the cancellation of loans to students who, "before completing

their courses, are ordered into military service "during the present wars under the Selective Training and Service Act of 1940, as amended, or who suffer total and permanent disability or death." Only 287 students have had their obligations canceled under this provision. 258 of this group had their obligations canceled by reason of being inducted under the Selective Training and Service Act while 29 have had their obligations canceled by reason of death, either while on active duty, from accident, or normal causes. These loans represent an amount of \$97,843.31, which is only 2 percent of the total amount loaned to students.

The advanced nature of the educational programs carried on by the Student War Loans borrowers in large measure insured that under the regulations of the War Manpower Commission and the Selective Service they would normally be permitted to complete their courses. A large number of students, however, chose to enter the armed forces by voluntary enlistment, by virtue of being members of the Reserve, or by virtue of enlisting in the Reserves subject to later call. The records of the Office of Education show that through March 31, 1946, 5,841 students or 50 percent of the total of 11,081 have served in the military or naval forces during the recent war.

The Student War Loans borrowers have in general met their obligations promptly. The Office of Education reports for the quarter ending March 31, 1946, indicate that a total of 1,667 students had paid their loans in full and had thus extinguished their obligations. The amount of money repaid by these students was \$384,097.90.

Table V shows a summary of the present status of the Student War Loans funds.

TABLE V

Total amount loaned.....	\$3,327,836.32
Amount collected:	
Principal.....	652,896.03
Interest.....	56,048.21
Cancellation.....	97,843.31
Amount to be collected.....	\$2,577,090.98

Several more years must elapse before all the loans are repaid since many students are still on active duty and may not return to civilian life for several years. It will be recalled that students have the repayments on their loans deferred during the period of military service. A small staff is being maintained by the U. S. Office of Education for the purpose of receiving collections and servicing these loans.

Additional material will be found in appendices as follows:

Appendix VIII—List of institutions and institutional representatives

Appendix IX—Cumulative Report of Student War Loans Program for Fiscal Years 1942-43 and 1943-44

Appendix X—Distribution of Student War Loans by Regions and States

CONTRIBUTION OF THE PROGRAM

The program has made a contribution to the Nation at war. Institutional representatives have often testified to its value, and many students who have been benefited by it have written to the U. S. Office of Education in appreciation of the help the loans have been to them. These contributions have been especially significant in medicine and dentistry, where expenses of education to students are relatively high.

The coverage of the program is indicated by the relation of the number of students receiving loans in the respective fields to the total number of students graduating in each field. The percents of borrowers to graduates were: Veterinary medicine, 36; medicine, 34; dentistry, 32; physics, 14; engineering, 13; pharmacy, 12; and chemistry, 8.

The men who were aided by this program, more than 11,000 of them, were in a position where the amount of time saved by the acceleration of their educational programs sent them into the service of their country earlier and better prepared, and with a quality of morale that is generated by the satisfaction of having a job completed without interruption. Furthermore, these men, by virtue of their completed training, were saved for postwar civilian services in the fields for which they had begun preparation.

APPENDIX I

The pertinent sections from Title II, subheading Office of Education, the caption "Loans to Students in Technical and Professional Fields (National Defense) of the Labor-Federal Security Appropriation Act 1943" Public Law 647, 77th Congress, 2nd Session, approved July 2, 1942:

Loans to students in technical and professional fields (national defense): To assist students (in such numbers as the Chairman of the War Manpower Commission shall determine) participating in accelerated programs in degree-granting colleges and universities in engineering, physics, chemistry, medicine (including veterinary), dentistry, and pharmacy, whose technical or professional education can be completed within two years, as follows:

Loans: For loans to students whose technical or professional education can be completed within 2 years to enable them to pursue college courses, who attain and continue to maintain satisfactory standards of scholarship, who are in need of assistance, and who agree in writing to participate, until otherwise directed by said Chairman, in accelerated programs of study, in any of the fields authorized hereunder, and who agree in writing to engage, for the duration of the wars in which the United States is now engaged, in such employment or service as may be assigned by officers or agencies designated by said Chairman, such loans to be made by such colleges or universities or public or college-connected agencies from funds paid to them upon estimates submitted by them as to the amounts necessary therefor, \$5,000,000. *Provided*, That in case it shall be found that any payment to any such college, university, or public or college-connected agency is in excess of the needs thereof for the purposes hereof, refund of such excess shall be made to the Treasurer of the United States and the amount thereof credited to this appropriation. Loans hereunder shall be made in amounts not exceeding tuition and fees plus \$25 per month and not exceeding a total of \$500 to any one student during any 12-month period, said loans to be evidenced by notes executed by such students payable to the Treasurer of the United States at a rate of interest at 2½ percent per annum. Repayments of such loans shall be made through the colleges, universities, or other agencies negotiating the loans and covered into the Treasury as miscellaneous receipts: *Provided*, That indebtedness of students who, before completing their courses, are ordered into military service during the present wars under the Selective Training and Service Act of 1940, as amended, or who suffer total and permanent disability or death, shall be canceled. The foregoing loan program shall be administered in accordance with regulations promulgated by the Commissioner of Education with the approval of the Chairman of the War Manpower Commission.

APPENDIX II

FEDERAL SECURITY AGENCY
U. S. OFFICE OF EDUCATION

WASHINGTON, D. C.

REGULATIONS GOVERNING LOANS TO STUDENTS IN TECHNICAL AND PROFESSIONAL FIELDS IN COLLEGE AND UNIVERSITY ACCELERATED PROGRAMS

Pursuant to the authority conferred by Title II, subheading "Office of Education," under the caption "Loans to students in technical and professional fields (national defense)" of the "Labor-Federal Security Appropriation Act, 1943", Public Law 647, Seventy-seventh Congress, second session, approved July 2, 1942, the following regulations are prescribed for the administration of the provisions of the said Act.

Sec.

- 3.1 Definition of terms.
- 3.2 General provisions of the act.
- 3.3 Loan and collection agency.
- 3.4 Institutional plans.
- 3.5 Qualifications of borrowers.
- 3.6 Discrimination.
- 3.7 Amount of loans.
- 3.8 Conditions of loans.
- 3.9 Application for and availability of loans.
- 3.10 Legal evidence of loans.
- 3.11 Collection of loans.
- 3.12 Reports, records, and audits.

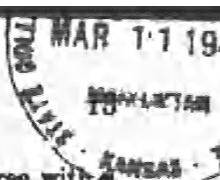
Sec. 3.1 *Definition of terms.*—Unless otherwise clearly indicated the following terms shall have the meaning hereinafter defined:

- (a) "Act" means title II, subheading "Office of Education," under the caption "Loans to students in technical and professional fields (national defense)" of the "Labor-Federal Security Appropriation Act, 1943," Public Law 647, Seventy-seventh Congress, second session, approved July 2, 1942, or amendments or extensions thereof.
- (b) "Chairman" means the Chairman of the War Manpower Commission.
- (c) "Commissioner" means the U. S. Commissioner of Education or the person in the Office of Education designated by him to perform the function herein referred to.
- (d) "Institution" means a degree-granting college or university participating with the approval of the Commissioner in the loans to students contemplated by the Act and covered by these regulations. Degree-granting means that the institution, in recognition of satisfactory completion of a standard curriculum, granted during the academic year 1941-42 degrees with a major in one or more of the following fields: Engineering, physics, chemistry, medicine (including veterinary), dentistry, and pharmacy.
- (e) "Agency" means the public or college-connected agency designated by the institution as the loan and collection agency for the loan program under the Act.
- (f) "Accelerated program" means such an academic schedule in an institution as provides within a 12-month year at least the equivalent of the work of one and one-third academic years of 9 months in one of the following curricula of undergraduate or graduate study: engineering, chemistry, physics, medicine (including veterinary), dentistry, and pharmacy.
- (g) "Engineering" means a curriculum in engineering leading to at least a bachelor's degree in engineering.

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- (h) "Physics" means a curriculum leading to at least a bachelor's degree with a major in physics.
- (i) "Chemistry" means a curriculum leading to at least a bachelor's degree with a major in chemistry.
- (j) "Medicine" means a curriculum leading to at least a degree of doctor of medicine or of doctor of veterinary medicine or equivalent degree.
- (k) "Dentistry" means a curriculum leading to at least a degree of doctor of dental surgery or equivalent degree.
- (l) "Pharmacy" means a curriculum leading to at least a bachelor's degree in pharmacy.
- (m) "Tuition and fees" means all charges to students which are required by the institution for participation in its educational program. It does not include subsistence.
- (n) "Full-time student" means a man or woman student carrying at least an academic load which is normal for the institution in an approved accelerated program.
- (o) "Loans" means the amount of Federal funds lent to a full-time student enrolled in an approved accelerated program.
- (p) "Need of assistance" means the lack of resources sufficient to pay for tuition and fees and to provide school supplies and the necessities of subsistence such that unless a loan is made the student would not be able to participate in the accelerated program without engaging in remunerative employment.

Sac. 3.2 General provisions of the act.—The act provides \$5,000,000 for loans to assist students (in such numbers as the Chairman of the War Manpower Commission shall determine) participating in accelerated programs in degree-granting colleges and universities in engineering, physics, chemistry, medicine (including veterinary), dentistry, and pharmacy whose technical or professional education can be completed within 2 years under certain conditions prescribed in the Act and pursuant to regulations relative thereto to be issued by the Commissioner and approved by the Chairman.

Sac. 3.3 Loan and collection agency.—The act provides that loans and repayment shall be made through the colleges, universities, or public or college-connected agencies. The institution or the public or college-connected agency named by the institution is designated as the loan and collection agency for those students who are enrolled in its accelerated program. Such institution or agency shall have the responsibility of seeing that the funds made available to it are applied to the program in accordance with the determinations of the institution or agency hereunder, and shall, as directed by the Commissioner, remit any unexpended funds by a check in favor of the Treasurer of the United States.

Sac. 3.4 Institutional plan.—Each institution participating in an accelerated program and desiring loans for any of its full-time students enrolled in its accelerated program shall submit to the Commissioner for approval a report of its plan of acceleration and its existing student loan plan setting forth its loan procedure and forms and such other information as the Commissioner may require. Funds shall not be made available to an institution or agency under the Act if it appears that the institution or agency proposes, in reliance upon the receipt of such funds, to curtail its regular program of loans to students. The institution shall designate an officer who shall serve as the official representative of the institution or agency in dealing with the Office of Education, and who shall have the responsibility for making reports.

Sac. 3.5 Qualifications of borrowers.—Loans shall be made only to full-time students enrolled in an approved accelerated program (1) who, in the judgment of the institution, can complete their technical and professional education within two years after the first loan; (2) who attain and continue to maintain standards of scholarship ordinarily accepted as satisfactory by the institution in which they are enrolled; (3) who are found by the institution or agency to be in need of assistance; and (4) who agree in writing, subject to their obligations to the armed forces of the United States,

as follows: to participate, until otherwise directed by the Chairman, in the accelerated program, and to engage, for the duration of the war in which the United States is now engaged, in such employment or service as may be assigned by officers or agencies designated by the Chairman.

An institution or agency shall not prescribe as requirements for eligibility for a loan any conditions or standards other than the foregoing qualifications.

Sec. 3.6. *Discrimination.*—There shall be no discrimination in loans to borrowers because of race, creed, sex, or color.

Sec. 3.7. *Amount of loans.*—Total amount of loans to any borrower during any 12-month period of the accelerated program shall not exceed \$500 but subject to that limitation the loan should be sufficient in amount to enable the student to carry his college work to the end of the fiscal year or to complete the curriculum in which he is enrolled if that can be accomplished before the end of the fiscal year. Payments to borrowers, other than those for tuition and fees, shall not be made available to any student for more than one month in advance nor at a rate exceeding \$25 for any one month of the accelerated program except that upon specific request by an institution, the Commissioner may approve a plan of operation (based on a rate not in excess of \$25 per month) which will best fit the particular needs of the institution.

Sec. 3.8. *Conditions of loans.*—The following general conditions shall govern all loans:

(a) *Purpose of loans.*—Loans shall be available for payment of expenses necessary for participation in the accelerated program, and may not be used to fund or repay obligations of the student to the institution or agency incurred prior to his enrollment in the accelerated program, but in no event prior to July 1, 1942.

(b) *Period of loans.*—Notes from borrowers shall provide that one-fourth of the principal, together with accrued interest, is due 1 year after discontinuance as a full-time student in an institution, one-fourth after 2 years, one-fourth after 3 years, and the remaining fourth after 4 years, with the option of prepayment of all or any part of the loan. The time of service of a borrower in the armed forces of the United States during the present emergency, within the terms of his agreement, shall be excluded in the computation of the times of maturity hereinabove mentioned.

(c) *Interest on loans.*—Interest shall be computed only on the unpaid principal balance of the loan, and shall be at the simple rate of two and one-half per centum (2½%) per annum. Interest shall run at such rate from the date of payment to the borrower until repayment of the principal amount and accrued interest, and shall be due and payable with each installment of principal.

(d) *Cancellation of loans.*—If any borrower before completing his course of study is ordered into military service during the present wars under the Selective Training and Service Act of 1940, as amended, the total unpaid principal amount of his loans and interest shall be canceled. If any borrower suffers total and permanent disability or death the unpaid principal amount of his loans and interest thereon shall be canceled. The institution or agency shall report to the Commissioner all students entitled to such cancellation.

(e) *Transfer of borrowers from one institution to another.*—If a borrower transfers from one institution to another, the notes covering the loans granted shall be forwarded to the new institution with appropriate notice of the transfer to the Commissioner. The conditions of the loans and of the covering notes shall be unchanged by such a transfer.

(f) *Refunds to borrowers.*—The amount of any refund to which a borrower may be entitled on account of tuition, fees, or otherwise, but not exceeding the unpaid amount of the loan and accrued interest, shall be credited by the institution or agency to the institution's loan fund under the Act. Such amounts shall be treated by the institution or agency as unexpended funds and shall not be charged to the borrower's obligation.

Determination of availability of refunds to borrowers shall be in conformity with the regular practices and rules of the institution or agency governing refunds to students, providing such practices and rules are not found inequitable by the Commissioner.

Sec. 3.9 *Application for and availability of loans.*—Each institution shall certify to the Commissioner the estimated number of students requiring loans, the number of such students in each curriculum, and the estimated total amount of loans required during the accelerated program, and such other information as the Commissioner may direct. Upon the basis of such estimates the Commissioner will make funds available to the institutions or agencies from time to time in such amounts as he may determine for loans to such number of students as the Chairman may direct. Loans from the funds made available will be distributed by the institution or agency among the students in the several curricula in such proportions as may be indicated by the Commissioner upon direction of the Chairman. Such proportions may be revised from time to time in accordance with determinations made by the Chairman.

Sec. 3.10 *Legal evidence of loans.*—The institution or agency shall require the borrower to sign a note payable to the Treasurer of the United States for each loan. The principal of the several notes of a borrower may be consolidated into a single note at any time. The notes shall remain in the custody of the institution or agency until requested by the Commissioner.

Sec. 3.11 *Collection of loans.*—The institution or agency shall have the responsibility for collection of loans and issuance of receipts for payments on account of principal and interest of the notes of borrowers in its possession. No guarantee of payment by the borrowers of either principal or interest shall be required of the institution or agency. The institution or agency, as directed by the Commissioner, shall file with him a report of all collections made. Such collections shall be remitted promptly in such manner as will hereafter be prescribed. Checks, money orders, etc., should be drawn in favor of the Treasurer of the United States. The institution or agency shall not engage the services of any outside commercial agency or invoke any legal process for the collection of any borrower's note without the prior approval of the Commissioner.

Sec. 3.12 *Reports, records, and audits.*—The institution or agency shall maintain in a form satisfactory to the Commissioner and readily available for additional reports and for federal audits such records as the Commissioner may from time to time require.

(Signed) J. W. STUDEBAKER
U. S. Commissioner of Education.

Date, August 10, 1942.

Approved:

(Signed) PAUL V. McNUTT,
Administrator, Federal Security Agency,
Chairman, War Manpower Commission.

Date, August 18, 1942.

APPENDIX III

FEDERAL SECURITY AGENCY
UNITED STATES OFFICE OF EDUCATION
REQUEST FOR APPROVAL OF ACCELERATION PROGRAM AND LOAN PLAN
FOR COLLEGES AND UNIVERSITIES

(Institution)

(Post Office)

(Name and title of official reporting)

Instructions for use—Prepare in triplicate. Forward original and duplicate to U. S. Commissioner of Education on or before August 10, 1942. Duplicate will be returned to you with Commissioner's action noted. If the plan of acceleration is not uniform for all fields or if the space allowed for answers is not sufficient attach supplementary schedule or explanation.

(Underline appropriate figures in questions 1 and 2)

1. Normal academic year (1941-42) had: (1) (2) (3) (4) (5) semesters, terms, quarters, of . . . weeks each beginning on the following dates:

. . . ; . . . ; . . . ; . . . ; and (1) (2) (3) summer terms of . . . weeks each beginning on the following dates: . . . ; . . . ; . . .

2. Accelerated academic year (1942-43) has: (1) (2) (3) (4) (5) semesters, terms, quarters of . . . weeks each beginning on the following dates: . . . ; . . . ; . . . ; . . . ; . . . ; and (1) (2) (3) summer terms of . . . weeks each beginning on the following dates: . . . ; . . . ; . . .

3. Enter under A total student enrollment for 1941-42 in the accelerated fields.

Enter under B the number of degrees granted in each field for the year 1941-42 including summer 1941.

Enter under C number of students in the accelerated fields who are in attendance this summer.

Enter under D number under C who can complete their professional and technical education within 24 months.

Enter under E number (estimated) under D who will need loans to enable them to continue the accelerated schedule.

4. Does the institution have a student loan fund? Yes . . . No. . . . If yes, what was the amount as of July 1, 1942, of its assets available for loans during 1942-43? \$ and its student notes receivable? \$

5. Assuming no curtailment of the regular institutional program of student aids including loans what amount of Federal loan funds do you estimate will be required to meet the needs under column E above? \$

STUDENT WAR LOANS PROGRAM

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	A	B	C	D	E
Engineering					
Physics					
Chemistry					
Medicine					
Veterinary					
Dentistry					
Pharmacy					
Total					

6. Submit a brief summary of your student loan procedure, stating how and by whom applications are checked and approved, loan funds disbursed and collections made. If you do not have an established method of handling student loans, a standard procedure will be furnished on request.
7. Attach samples of your present loan and collection forms; if you have none, standard forms will be furnished on request.

I,
 (Name)
 (Title)

of request the United States Commissioner of
 (Institution)

Education to approve this institution for participation in the plan for loans to students in certain accelerated fields as provided for in Public 647 and agree, if this institution is approved, to abide by the Federal statutes and regulations governing such participation.

Approved:
 (Signature)

For U. S. Commissioner of Education.
 (Title)

Date: 1942. Date: 1942.

000510-47--

APPENDIX IV

MEMORANDUM OF PROCEDURE FOR DETERMINING NUMBERS OF STUDENTS TO WHOM LOANS MAY BE GRANTED PURSUANT TO PUBLIC LAW 647, SEVENTY-SEVENTH CONGRESS, SECOND SESSION, SIGNED JULY 2, 1942

1. *Establish list of approved institutions.*—All degree-granting colleges and universities which have submitted by the date specified, acceptable applications for approval on SWL Form 1, and which maintain a standard accelerated curriculum in at least one of the following fields: engineering, chemistry, physics, medicine (including veterinary), dentistry, and pharmacy, shall be approved subject to the requirement of minimum enrollment as defined in paragraph 2.
2. *Minimum enrollment required.*—To qualify for participation in the loan plan in any given field, the institution must have at least ten students enrolled in its accelerated program in that field who are within two years of completing their technical or professional work.
3. *Definition of symbols used in the following paragraphs.*—"A" is the number of students in an approved accelerated program in a given institution who are within 2 years of completing their technical or professional work.
"B" is the number of the students in "A" who are estimated by the institution will require loans to enable them to continue in college to July 1, 1943.
"C" is the sum estimated by the institution to be needed to meet the loan requirements of the students in "B".
4. *Index number of students in need of loans.*—In order to give equal weight to A and B the index number of students in need of loans will be obtained by adding A and B for each approved institution (par. 1 above) which meets minimum enrollment requirements (par. 2 above). The sum of all these indices will be regarded as 100 percent of the index number of students in need of loans, for purposes of making the August 1942 allotments to institutions.
5. *Total amount of loan funds estimated by the institutions to be needed.*—The sum of the "C's" for all approved institutions which meet minimum enrollment requirements will be regarded as the total of loan funds estimated by the institutions to be needed.
6. *Amount of funds to be distributed at this time.*—To determine the amount to be distributed for the August 1942 allotments, take two-thirds of this sum (par. 5) or \$4,000,000 whichever is the lesser.
7. *Institutional quotas of funds from the amount derived as indicated in paragraph 6.*—Calculate each institution's percentage of the total of index numbers of students, (par. 4) and its percentage of the total of index amounts of loan funds needed, (par. 5). The average of these two percentages for each institution will constitute the basis of computing the institution's quota of the amount to be distributed (par. 6).
8. The remainder of the \$5,000,000 not distributed in the August 1942, allotments, if and when needed before July 1, 1943, will be distributed to institutions which make later application for approval, or which give evidence that their initial request was not sufficient to meet their needs, or which show that new loan needs not foreseen in July 1942 have arisen. At all times, however, care will be taken to see that the sum of all allotments made will not exceed \$5,000,000, and that all loans authorized will be for expenses incurred during the fiscal year 1943.

STUDENT WAR LOANS PROGRAM

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MANPOWER COMMISSION

9. The two following administrative regulations having to do with numbers of students to whom loans are to be granted are made a part of this memorandum:
- (a) In any institution, loans are to be distributed among students in the six fields in approximately the same proportion as was indicated to be needed on the application for funds submitted by the institution to the U. S. Office of Education.
 - (b) In making loans to students it shall be the policy of each institution, subject to the provisions of the law and the regulations, to grant loans sufficient in amount to enable a student to carry his college work to June 30, 1943, or to complete the curriculum in which he is enrolled if that can be accomplished before June 30, 1943.

Respectfully submitted,

(Signed) J. W. STUDEBAKER,
Commissioner.

Date AUGUST 12, 1942.

Approved:

(Signed) PAUL V. McNUTT,
*Administrator, Federal Security Agency,
Chairman, War Manpower Commission.*

Date AUGUST 17, 1942.

APPENDIX V

SWL Form 5
FEDERAL SECURITY AGENCY
U. S. OFFICE OF EDUCATION
Washington

PROMISSORY NOTE—STUDENT WAR LOANS PROGRAM

I, _____, promise to pay the Treasurer of the United States the sum of \$ _____ or so much thereof as may hereafter from time to time be advanced to me and endorsed hereon, pursuant to the laws and regulations governing loans to students in technical and professional fields in college and university accelerated programs, with interest at the rate of 2½ per centum per annum upon each such advance from the date thereof. Payment of such principal, together with accrued interest thereon, shall be made at and through _____, located at _____
(Institution or agency)

or at such other place and through such other institution or agency as the United States Commissioner of Education may designate in four equal annual installments beginning 1 year after my discontinuance as a full-time student in an accelerated program.

This note is subject to the regulations promulgated by the United States Commissioner of Education with the approval of the Chairman of the War Manpower Commission governing loans to students in technical and professional fields in college and university accelerated programs and is subject also to the following provisions:

- (1) The maker may, at his option, prepay all or any part of the principal and accrued interest at any time.
- (2) In the event of the maker's service in the armed forces of the United States during the present emergency within the terms of his agreement herein, the time of such service shall be excluded in the computation of the times of maturity hereinabove mentioned.
- (3) In the event that, before completing his courses, the maker is ordered into military service during the present wars under the Selective Training and Service Act of 1940, as amended, the indebtedness hereunder shall be canceled.
- (4) In the event of the maker's total and permanent disability or death, the indebtedness hereunder shall be canceled.

In consideration of the loan herein made by the United States of America, I HEREBY AGREE, subject to my obligations to the armed forces of the United States, to participate, until otherwise directed by the Chairman of the War Manpower Commission,

in the accelerated program of study in _____, and to engage, for _____
(Engineering, Physics, etc.)
the duration of the wars in which the United States is now engaged, in such employment or service as may be assigned by officers or agencies designated by the Chairman of the War Manpower Commission.

Singed

Witness:

Date

STUDENT WAR LOANS PROGRAM

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SCHEDULE OF ADVANCES

Amount	Date	Signature
1		
2		
3		

APPENDIX VI

DESIGNATION OF OFFICERS RESPONSIBLE FOR ASSIGNMENT OF BORROWERS TO EMPLOYMENT OR SERVICE

WHEREAS, the Federal Security Agency Appropriation Act, 1943 (Public Law 647, Seventy-seventh Cong., 2d sess.) provides for loans to students who, among other things, "agree in writing to engage, for the duration of the war in which the United States is now engaged, in such employment or service as may be assigned by officers or agencies designated by said Chairman (of the War Manpower Commission)," which requirement is likewise contained in section 3.5 of the "Regulations Governing Loans to Students in Technical and Professional Fields in College and University Accelerated Programs" promulgated by the Commissioner of Education with the approval of the Chairman of the War Manpower Commission; and

WHEREAS, the purpose of the above appropriation is to facilitate the training in appropriate numbers of persons best qualified to participate in professional and technical pursuits connected with the war effort, and to guarantee that the persons so trained shall engage in such employment or service as will aid most in the war effort; and

WHEREAS, section 3.4 of the above-referred to regulations requires that each institution designate an officer who shall serve as the official representative of the institution or agency in dealing with the Office of Education, and who shall have the responsibility for making reports;

NOW THEREFORE, the officer designated by the institution as the official representative of the institution or agency pursuant to section 3.4 of the "Regulations Governing Loans to Students in Technical and Professional Fields in College and University Accelerated Programs," is hereby designated as the officer charged with the responsibility of assigning the borrowers in the college or university which he officially represents, to such employment or service as will most effectively aid the war effort, subject to such policies, directives, standards, and regulations as the Chairman of the War Manpower Commission may issue from time to time. Said officer shall be guided in making assignments by recommendations of committees to be appointed by the President of each institution participating in the loan program, which committee shall consist of (a) the head of the school or department in which the student has done his major work, (b) the chief personnel officer serving that school or department, and (c) a representative of the nearest local employment office of the United States Employment Service in the War Manpower Commission, to be designated for that purpose by the manager of said office.

(Signed) PAUL V. McNUTT,
Chairman, War Manpower Commission.

DECEMBER 19, 1942.

APPENDIX VII

FEDERAL SECURITY AGENCY,
U. S. OFFICE OF EDUCATION,
Washington, D. C.

STUDENT WAR LOANS PROGRAM

PERTINENT SECTION FROM THE LABOR-FEDERAL SECURITY APPROPRIATION ACT (PUBLIC LAW 133) FOR THE FISCAL YEAR ENDING JUNE 30, 1944

The unexpended balance of the appropriation for loans to students in technical and professional fields, 1943, is hereby reappropriated and made available for the same purposes and under the same conditions as provided in the Federal Security Agency Appropriation Act 1943, except that such loans shall be made only to those students who received loans during the fiscal year 1943, and of the sum reappropriated not to exceed \$54,000 shall be available for administrative expenses, including personal services in the District of Columbia and elsewhere; purchase and exchange of equipment; printing and binding; travel expenses, including not to exceed \$1,200 for actual transportation expenses and not to exceed \$10 per diem in lieu of subsistence and other expenses of persons serving while away from their homes, without other compensation from the United States, in an advisory capacity to the Commissioner of Education: *provided*, That this program shall end June 30, 1944.

Approved, July 12, 1943.

APPENDIX VIII

FEDERAL SECURITY AGENCY,
U. S. OFFICE OF EDUCATION,
Washington 25, D. C.

<i>Institution</i>	<i>Institutional representatives</i>
Alabama	
Alabama Polytechnic Institute.....	W. T. Ingram, Business Manager.
Birmingham-Southern College.....	N. M. Yeilding, Bursar.
Howard College.....	Lent S. Brewster, Ass't to the President.
Spring Hill College.....	Joseph G. Tyrrell, Assistant Treasurer.
University of Alabama.....	Ralph E. Adams, Dean of Administration.
Arkansas	
Arkansas State Teachers College.....	Harold D. Eideon, Disbursing Officer.
College of the Ozarks.....	J. T. Patterson, Treasurer.
John Brown University.....	Robert W. Jackson, Registrar.
University of Arkansas.....	V. W. Adkisson, Chairman, Student Loan Committee.
California	
College of Medical Evangelists.....	W. K. West, Assistant Treasurer.
College of Physicians and Surgeons.....	Ernest G. Sloman, Dean.
Loyola University.....	Rev. E. J. Whelan, S. J., President.
Stanford University.....	John M. Stalnaker, Dean of Men.
University of California.....	E. C. Voorhies, Dean of Students.
University of Redlands.....	P. L. Bruington, Treasurer.
University of Southern California.....	Oliver M. Chatburn, Assistant to the Comptroller.
Whittier College.....	Howard L. Hockett, Comptroller.
Colorado	
Colorado School of Mines.....	Robert A. Baxter, Chairman, Student Loan Committee.
Colorado State College of Agriculture and Mechanic Arts.....	James R. Miller, Secretary-Treasurer.
University of Colorado.....	W. W. Atkinson, Business office.
University of Denver.....	Colbert E. Cushing, Acting Director, Student Personnel.
Connecticut	
University of Connecticut.....	Arwood S. Northby, Director, Student Personnel Division.
Yale University.....	Stuart H. Clement, Associate Director, Student Appointment Bureau.
District of Columbia	
Catholic University of America.....	Rev. James A. Magner, Assistant Treasurer.
Georgetown University School of Medicine.....	Richard V. McCauley, Bursar.
George Washington University.....	Warren Read West, Chairman, Committee on Loans.
Howard University.....	Meredith W. Johnson, President

	<i>Institution</i>	<i>Institutional representative</i>
Florida		
Florida State College for Women.....	Elisabeth Andrews, Personnel Director.	
John B. Stetson University.....	W. S. Allen, President.	
University of Florida.....	H. D. Wingate, Office of the Business Manager.	
University of Miami.....	Sidney B. Maynard, Treasurer.	
Georgia		
Atlanta Southern Dental College.....	Ralph R. Byrnes, Dean.	
Emory University.....	L. L. Clegg, Director Student Aid and Placement.	
Georgia School of Technology.....	Blake R. VanLeer, President.	
Mercer University.....	Maj. J. D. Blair, Executive Secretary.	
Southern College of Pharmacy.....	H. D. Holliman, Registrar.	
University of Georgia.....	Margaret Armstrong, Comptroller's office.	
University of Georgia Medical School.....	G. Lombard Kelly, Dean.	
Idaho		
University of Idaho.....	H. E. Lattig, Acting Dean of Men.	
University of Idaho, Southern Branch.....	O. D. Garrison, Bursar.	
Illinois		
Bradley Polytechnic Institute.....	D. E. Karr, Auditor.	
Carthage College.....	William Krauss, Business Manager.	
Central YMCA College.....	George S. Speer, Dean of Students.	
Chicago Medical School.....	John J. Sheinin, Dean.	
Illinois College.....	H. Gary Hudson, President.	
Illinois Institute of Technology.....	James C. Peebles, Dean of Engineering.	
Knox College.....	J. W. Pennington, Auditor.	
Loyola University, School of Medicine.....	Rev. Edward Maher, S. J., Chairman, Committee on Student Loans.	
Monmouth College.....	James H. Grier, President.	
Northwestern University.....	W. E. Dietrich, Director Student Finance.	
Southern Illinois Normal University.....	E. G. Lentz, Dean of Men.	
University of Chicago.....	Robert M. Strosier, Dean of Students.	
University of Illinois.....	Fred H. Turner, Dean of Men.	
Western Illinois State Teachers College.....	F. H. Currens, Dean of Faculty.	
Wheaton College.....	Enoch C. Dyrness, Vice-President and Registrar.	
Indiana		
DePauw University.....	Louis H. Dirks, Dean of Men.	
Indiana State Teachers College.....	J. Eric Grinnell, Dean of Faculty.	
Indiana Technical College.....	A. T. Keane, President.	
Indiana University.....	Herman T. Briscoe, Vice President.	
Indianapolis College of Pharmacy.....	Edward H. Niles, Dean.	
Purdue University.....	E. G. Hochman, Executive Dean.	
Rensselaer Polytechnic Institute.....	Carl Wissmeyer, Vice President.	
University of Notre Dame.....	William J. Broderick, Comptroller.	

STUDENT WAR LOANS PROGRAM

	Institution	Institutional representative
Iowa		
Buena Vista College.....		Henry Olson, President
Drake University.....		H. G. Harmon, President.
Grinnell College.....		Shelton L. Beatty, Dean of Personnel Administration.
Iowa State College.....		Mrs. Margaret S. Lange, Chairman, Student Loan Fund.
Iowa State Teachers College.....		M. J. Nelson, Dean of the Faculty.
Morningside College.....		Ira J. Gwinn, Administrative Secretary.
Parsons College.....		J. N. Calhoun, Assistant Treasurer.
State University of Iowa.....		C. Woody Thompson, Dean of Students.
University of Dubuque.....		Mrs. Thomas A. Stone, Secretary to the President.
Upper Iowa University.....		Mrs. Mary B. Clyde, College Secretary.
Kansas		
Baker University.....		E. V. Wood, Treasurer.
College of Emporia.....		R. N. Miller, Dean of College.
Fort Hayes Kansas State College.....		Mrs. Nita Leadrum, Employment Secretary.
Kansas State College.....		W. E. Grimes, Treasurer.
Kansas State Teachers College.....		Ross H. Hughes, President.
Sterling College.....		H. A. Kelley, President.
University of Kansas.....		Henry Werner, Dean of Student Affairs.
Kentucky		
University of Kentucky.....		T. T. Jones, Dean of Men.
University of Louisville.....		F. W. Stamm, Comptroller.
Western Kentucky State Teachers College....		Ward C. Sumpter, Faculty Representative.
Louisiana		
Louisiana Polytechnic Institute.....		Helen Woodard, Acting Director Student Placement.
Louisiana State University.....		J. B. Franklin, Jr., Chairman Committee on Student Loans.
Loyola University.....		Rev. Lester P. X. Gutier, S. J., Assistant Dean.
Southwestern Louisiana Institute.....		D. S. Byrnside, Director of Placement.
Tulane University of Louisiana, New Orleans.....		L. C. Daigle, Bureau.
Xavier University.....		Joseph G. Rock, Department of Religion and Philosophy.
Maine		
Bates College.....		Clifton D. Gray, President.
Bowdoin.....		Glenn H. McIntire, Bureau.
Colby College.....		A. G. Huston, Treasurer.
Maryland		
Johns Hopkins University.....		Henry B. Balmer, Treasurer.
University of Maryland.....		James H. Reid, Dean of Men.

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	Institution	Institutional representative	MANHATTAN
Massachusetts			
Boston College.....	Rev. W. V. Corless, S. J., Treasurer.		
Boston University.....	Chester M. Alter, Chairman of Committee on War Relations.		
Harvard University.....	David M. Little, Dean.		
Massachusetts College of Pharmacy.....	Howard C. Newton, Dean.		
Middlesex University.....	C. Ruggles Smith, Registrar.		
Northwestern University.....	Russell Whitney, Comptroller.		
Tufts College.....	George S. Miller, Vice President.		
Michigan			
Ferris Institute.....	Daniel Kurszewski, Business Manager.		
Hillsdale College.....	R. E. Fisher, Treasurer.		
Lawrence Institute of Technology.....	H. B. Van Busum, Personnel Director.		
Michigan College of Mining and Technology.....	N. F. Kaiser, Treasurer.		
Michigan State College.....	John A. Hannah, President.		
Olivet College.....	Robert G. Ramsay, Dean of Students.		
University of Detroit.....	Rev. A. H. Peetker, S. J., Executive Dean.		
University of Grand Rapids.....	C. C. Wonders, Dean of Administration.		
University of Michigan.....	Joseph A. Bursley, Dean of Students.		
Wayne University.....	Mrs. Carolyn Hagerty, Cashier.		
Minnesota			
Carlton College.....	Frances P. Greenough, Secretary of the Committee on Student Aid.		
Concordia College.....	Peter Anderson, Director of Placement Bureau.		
Gustavus Adolphus College.....	R. W. Lawson, Business Manager.		
University of Minnesota.....	Edmund G. Williamson, Dean of Students.		
Mississippi			
Mississippi College.....	William E. Biessen, Dean.		
Mississippi College.....	D. M. Nelson, President.		
Mississippi State College.....	D. R. Jenkins, Financial Secretary.		
University of Mississippi.....	Christopher Longest, Chairman of Loan Committee.		
Missouri			
Central College.....	Paul Potter, Office Manager.		
Culver-Stockton College.....	A. D. Stout, Business Manager.		
Lincoln University.....	Earl E. Dawson, Dean of College.		
Missouri School of Mines and Metallurgy.....	Curtis L. Wilson, Dean.		
Northwest Missouri State Teachers College.....	Uel W. Lamkin, President.		
Southwest Missouri State Teachers College.....	W. O. Crallo, Director of Defense Activities.		
St. Louis College of Pharmacy.....	Arthur F. Schlichting, Dean.		
St. Louis University.....	Alphonse M. Schwitalla, Dean.		
University of Kansas City, School of Dentistry, Kansas City Western Dental College.....	R. J. Rinchart, Dean.		
University of Missouri.....	Louis Cowen, Secretary.		
Washington University.....	W. D. Shipton, Dean, Chairman, Loan and Scholarship Committee.		

STUDENT WAR LOANS PROGRAM

	<i>Institution</i>	<i>Institutional representatives</i>
Nebraska		
Creighton University		Rev. Thomas H. Murphy, S. J., Treasurer.
Nebraska Wesleyan University		Mrs. Helen Luschei, Acting Registrar.
University of Nebraska		John K. Selleck, Comptroller.
New Jersey		
Brothers College, Drew University		Horace Benjamin, Treasurer.
Newark College of Engineering		Charles J. Kiernan, Assistant Professor.
Rutgers University		A. S. Johnson, Comptroller.
New Mexico		
New Mexico College of Agriculture and Mechanic Arts		M. A. Thomas, School of Engineering.
University of New Mexico		Tom L. Popejoy, University Comptroller.
New York		
Albany College of Pharmacy, Union University	Francis J. O'Brien, Dean.	
Albany Medical College	Arthur Knudson.	
Alfred University	J. Nelson Norwood, President.	
Colgate University	H. B. Jefferson, Assistant Dean.	
Columbia University, College of Pharmacy	Jane Pritchard, Bursar.	
Columbia University	W. Emerson Gentzler, Bursar.	
Cooper Union for the Advancement of Science and Art	Edward L. Rehm, Secretary.	
Cornell University	Evelyn Schubert, Assistant to the Treasurer.	
Fordham University	C. M. Waldorf, Bursar.	
Hobart College	H. N. Hubbs, Comptroller.	
Long Island College of Medicine	Jean A. Curran, President.	
Long Island University	Tristam W. Metcalf, President.	
Manhattan College	Brother C. Francis, Bursar.	
New York Medical College	Roger C. Gay, Assistant to the Dean.	
New York University	LeRoy Kimball, Comptroller.	
Polytechnic Institute of Brooklyn	Ernest J. Streubel, Dean.	
Pratt Institute	Stephen H. Millard, Bursar.	
Queens College	Thomas V. Garvey, Bursar.	
Rensselaer Polytechnic Institute	Joseph I. Rosenholts, Chairman Student Loan Fund.	
Siena College	John Peter Nichol, Dean of Finance.	
St. Bonaventure College	John L. Worden, Registrar.	
St. John's University, College of Pharmacy	Rev. Thomas J. McCallen, Treasurer	
Syracuse University	Ruth B. Wood, Secretary Student Finance.	
University of Buffalo	Samuel P. Capon, Chancellor.	
University of Rochester, College of Arts and Science	Lester O. Wilder, Director of Student Aid.	
University of Rochester, School of Medicine and Dentistry	W. R. Bloor, Chairman of Loan Committee.	

Institution	Institutional representatives
North Carolina	
Agricultural and Technical College.....	F. D. Bluford, President.
Bowman-Gray School of Medicine, Wake Forest College.....	C. C. Carpenter, Dean.
Duke University.....	Charles E. Jordan, Secretary.
Elon College.....	L. E. Smith, President.
North Carolina State College.....	J. G. Vann, Assistant Controller.
University of North Carolina.....	Harold Weaver, Cashier.
North Dakota	
North Dakota Agricultural College.....	Matilda B. Thompson, Chairman of Loan Fund.
University of North Dakota.....	J. W. Wilkerson, Business Manager.
Ohio	
Antioch College.....	Mrs. Frances Lemcke, Assistant Dean of Students.
Baldwin Wallace College.....	Harold C. Boyer, Treasurer.
Case School of Applied Science.....	W. Griffin King, Treasurer.
Fenn College.....	Arthur P. Loegler, Director of Finance.
John Carroll University.....	Rev. G. H. Krupitsor, S. J., Treasurer.
Kenyon College.....	William E. Camp, Treasurer.
Miami University.....	Ray L. Edwards.
Mount Union College.....	Dean J. Benshoff, Business manager.
Muskingum College.....	Wilda M. Thompson, Auditor.
Ohio Northern University.....	J. A. Potter, Dean of Men.
Ohio State University.....	Joseph A. Park, Dean of Men.
Ohio University.....	Brandon T. Grover, Assistant to the President.
University of Cincinnati.....	N. P. Auburn, Vice President.
University of Toledo.....	Donald S. Parks, Personnel Director.
Western Reserve University.....	H. R. Burke, Auditor.
Youngstown College.....	P. C. Pickard, Business Manager.
Oklahoma	
Northeastern State College.....	E. J. Green, Department of History.
Oklahoma Agricultural and Mechanical College.....	Doris E. Stewart.
Southwestern Institute of Technology.....	R. C. Drago, Dean of Administration.
University of Oklahoma.....	Emil R. Kraettli, Secretary.
University of Tulsa.....	C. I. Duncan, Secretary-Treasurer.
Oregon	
University of Oregon Dental School.....	C. C. Crew, Business Manager.
Oregon State College.....	W. M. Atwood, Chairman Student Loan Fund Committee.
University of Oregon, Medical School.....	Ralph Couch, Secretary.
Pennsylvania	
Albright College.....	C. L. Gordon, Jr., Treasurer.
Allegheny College.....	Horace T. Lavelle, Dean of Men.
Franklin University.....	Ralph E. Page, Dean of Men.

Institution Pennsylvania (Con't)	Institutional representative
Carnegie Institute of Technology.....	Beryl E. Warden, Director of the Division of Student Personnel and Welfare.
Dickinson College.....	Gilbert Malcolm, Treasurer.
Drexel Institute of Technology.....	L. D. Stratton, Dean of Men.
Duquesne University.....	Rev. William J. Holt, Chairman Committee on Student Aid.
Hahnemann Medical College.....	George H. Long, Jr., Office Manager.
Haverford College.....	Archibald MacIntosh, Vice President.
Lafayette College.....	John N. Schlegel, Treasurer.
La Salle College.....	Brother Emilian, President.
Lehigh University.....	Wray H. Congdon, Committee on Scholarships and Loans.
Mansfield State Teachers College.....	Cyril L. Stout, Student War Loans Representative.
Moravian College and Theological Seminary..	Roy D. Haaser.
Muhlenberg College.....	Robert C. Horn.
Pennsylvania Military College.....	James H. Beach.
Pennsylvania State College.....	S. K. Hostetter, Treasurer.
Philadelphia College of Pharmacy and Science	John E. Kramer, Registrar.
St. Joseph's College.....	Rev. Francis A. Broon, S. J., Treasurer.
St. Vincent College.....	Rev. Hugh J. Wilt, Assistant Treasurer.
State Teachers College.....	Earl F. Sykes, Director of Personnel.
Temple University.....	William A. Schrag, Chairman Student Loan Committee.
University of Pennsylvania.....	Arnold K. Henry, Dean of Student Affairs.
University of Pittsburgh.....	G. S. Rupp, Assistant Treasurer.
University of Scranton.....	Frank J. O'Hara, Registrar.
Ursinus College.....	Donald L. Helfferich, Vice President.
Villanova College.....	John T. Dover, Controller.
Washington and Jefferson College.....	Ira W. Leech, Director of Finance.
Rhode Island	
Brown University.....	Emery R. Walker, Jr., Assistant Dean of Students.
Rhode Island State College.....	Carl R. Woodward, President.
South Carolina	
Clemson Agricultural College.....	J. C. Littlejohn, Business Manager.
Medical College of the State of South Carolina.	Kenneth M. Lynch, Dean.
Presbyterian College.....	Marshall W. Brown, Dean.
University of South Carolina.....	Otis F. Kelly, Assistant Treasurer.
South Dakota	
Augustana College.....	Edith Mortenson, Office Manager.
Dakota Wesleyan University.....	Harmon W. Brown, Treasurer.
South Dakota School of Mines and Technology	H. Maria Parsons, Secretary and Registrar.
South Dakota State College.....	D. B. Doner, Registrar.
University of South Dakota.....	E. D. Weeks, President.

State	Institution	Institutional representative
Tennessee		
Carson-Newman College	Albert R. Sloan, Department of Mathematics.
Fisk University	Harold F. Smith, Registrar.
George Peabody College for Teachers	Mrs. Gene Rhodes, Executive Secretary.
Maryville College	Clemmie J. Henry, Director of Student Help.
Meharry Medical College	Edward L. Turner, President.
Tennessee Polytechnic Institute	Everett Derryberry, President.
University of Chattanooga	S. F. Breiske, Comptroller.
University of Tennessee	J. J. Walker, Treasurer.
University of Tennessee	Robert H. Miller, Assistant Dean.
Vanderbilt University	Edwin S. Gardner, Bursar.
Texas		
Abilene Christian College	Lawrence L. Smith, Bursar.
Agricultural and Mechanical College of Texas	L. R. Hickman, Placement Office.
Baylor University	James T. Mixson, Assistant to the President.
Baylor University, School of Medicine	W. H. Moursund, Dean.
East Texas State Teachers College	C. V. Hall, Department of Government.
North Texas State Teachers College	D. Boyd, Business Manager.
San Houston State Teachers College	D. C. Holloman, Accountant.
Southern Methodist University	A. C. Zumbrunnen, Dean.
Texas Christian University	Colby D. Hall, Dean.
Texas College	D. R. Glass, President.
Texas College of Arts and Industries	E. N. Jones, President.
Texas College of Mines	D. M. Wiggins, President.
Texas Dental College	F. C. Elliott, Dean.
Texas Technological College	W. T. Gaston, Business Manager.
Tillotson College	Arthur L. Royster, Treasurer.
University of Texas	Arno Nowotny, Assistant Dean of Med.
West Texas State Teachers College	C. Boone McClure, Assistant Curator.
Utah		
University of Utah	L. D. Garrett, Secretary and Comptroller.
Vermont		
Middlebury College	Samuel S. Stanton, President.
St. Michael's College	Rev. D. P. Lyons, Treasurer.
University of Vermont	Proctor H. Page, Treasurer.
Virginia		
Emory and Henry College	Foye G. Gibson, President.
Marshall College of Virginia	George W. Bahamian, Assistant to the President.
Randolph College	R. B. Broadwater, Dean.
University of Richmond	F. W. Boatwright, President.
University of Virginia	I. F. Lewis, Dean of the University.
Virginia Polytechnic Institute	J. R. Fugleman, Treasurer.

STUDENT WAR LOANS PROGRAM

	<i>Institution</i>	<i>Institutional representative</i>
Washington		
State College of Washington.....	E. C. Colpitts, Chairman Student Loan Committee.	
University of Washington.....	Herbert T. Condon, Dean of Students	
West Virginia		
Bethany College.....	George C. Hettler, Executive Secretary.	
Bluefield State College.....	Kermit J. Hall, Financial Secretary.	
Marshall College.....	Luther E. Bledsoe, Registrar.	
Salem College.....	C. Orestes Bond, President.	
West Virginia University.....	H. E. Stone, Secretary University Loans and Placements.	
West Virginia Wesleyan College.....	E. E. Moody, Treasurer.	
Wisconsin		
Beloit College	Ralph Huffer, Department of Mathematics.	
Marquette University.....	Peter M. Sinsel, General Manager.	
University of Wisconsin.....	Curtis Merriman, Chairman Com- mittee on Student Loans.	
Wyoming		
University of Wyoming.....	L. G. Meeboer, Auditor of Student Accounts.	
Puerto Rico		
Polytechnic Institute of Puerto Rico.....	Francisco Castillo Amy, Bursar.	

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APPENDIX IX.

Cumulative report of student war loans program for fiscal years 1942-43 and 1943-44

Institutions by States	Total amount of loans	Total number of students	Engineering	Physics	Chemistry	Medicine	Veterinary	Dentistry	Pharmacy
1	2	3	4	5	6	7	8	9	10
ALABAMA									
Alabama Polytechnic Institute	\$25,233.57	85	50	13					
University of Alabama	21,118.25	51	44	7			22		1
Birmingham-Southern College									
Howard College	1,821.50	4		4					
Spring Hill College	5,218.66	18		2					
	1,482.00	5		5					11
ARKANSAS									
University of Arkansas	1,018.00	4		4					
Arkansas State Teachers College									
John Brown University	1,264.75	5		5					
College of the Ozarks	9,000.00	11	11						
	2,403.75	6		5					
CALIFORNIA									
University of California	60,410.64	191	34	3	9	53	49	13	
Loyola University	400.00	1		1					
College of Medical Evangelists									
College of Physicians and Surgeons	23,064.00	101				101			
University of Redlands	3,837.00	13							
University of Southern California	650.00	2		2					13
Stanford University	35,508.00	101	20		28		49	4	
Whittier College	17,208.25	62	20		5	28			
	845.50	1		1					
COLORADO									
University of Colorado	23,118.85	105	37		3	60			5
Colorado State College of Agricultural and Mechanical Arts	17,244.25	58	12						
Colorado School of Mines	12,257.00	31	31				41		
University of Denver	6,841.87	20	16		4				
CONNECTICUT									
The University of Connecticut	17,478.57	41	29						
Yale University	4,550.50	17	12	2	2	1			12
FLORIDA									
Florida State College for Women	2,804.40	4							
University of Florida	22,690.65	82	70	2	2				
John B. Stetson University	3,180.15	7		2	1				9
University of Miami	2,137.50	11		3	4				
				5	6				
GEORGIA									
Atlanta-Southern Dental College	17,815.00	61							
Emory University	7,780.50	24	1	1	1	31		61	
University of Georgia	6,846.00	18	2	3	7				6
University of Georgia, School of Medicine	18,618.00	56				56			
Georgia School of Technology	74,679.30	235	235						
Marvin University	2,202.20	9		3	6				
Southern College of Pharmacy	9,275.83	25							25
IDAHO									
University of Idaho	11,041.77	37	35	2					
Southern Branch, University of Idaho	2,178.05	6							6
ILLINOIS									
Bradley Polytechnic Institute	7,281.00	26	20	4	3				
Carthage College	550.00	3		3					

STUDENT WAR LOANS PROGRAM

APPENDIX IX—Cumulative report of student war loans program for fiscal years
1942-43 and 1943-44 (Con't)

Institutions by States	Total amount of loans	Total number of students	Eng-	Phys-	Chem-	Medi-	Veter-	Dent-	Phar-
1	2	3	4	5	6	7	8	9	10
ILLINOIS—cont'd									
Central Y.M.C.A. College	3,450.00	9				9			
University of Chicago	21,500.75	72			4	68			
Chicago Medical School	24,100.00	59				50			
Illinois College	740.00	3		1	2				
University of Illinois	60,000.00	248	131	8	48	84			12
Illinois Institute of Technology	27,140.00	87	87						
Knox College	2,850.00	9		7	2				
Loyola University, School of Medicine	15,000.00	43				43			
Monmouth College	500.00	2		1	1				
Northwestern University	45,670.00	212	111		6	136		50	
Southern Illinois Normal University	735.00	3		1	2				
Western Illinois State Teachers	720.00	5		2	2				
Whitman College	1,200.74	7		1	6				
INDIANA									
De Pauw University	371.00	1		1					
Indiana University	71,450.55	220			13	180		20	
Indiana State Teachers College	471.50	8		1	2				
Indiana Technical College	5,300.00	20	20						
Indianapolis College of Pharmacy	4,720.00	22							22
University of Notre Dame	2,010.00	5		1	1				
Purdue University	20,414.65	145	136	2	2				15
Rose Polytechnic Institute	10,225.00	45	45						
IOWA									
Buena Vista College	1,122.55	1			1				
Drake University	6,144.95	16							16
University of Dubuque	287.50	2			2				
Grinnell College	260.00	1			1				
Iowa State College	70,134.00	192	133	2	14		43		
Iowa State Teachers College	215.00								
Parsons College	2,440.50	9		1					
State University of Iowa	44,362.57	160	20	3	3	64		50	10
Morningside College	500.00	3	3						
Upper Iowa University	2,767.55	9			9				
KANSAS									
Baker University	240.00	1			1				
College of Emporia	75.00	1			1				
Fort Hays Kansas State College	1,067.00	6				6			
University of Kansas	26,000.25	108	85	1	4	74		45	
Kansas State College	64,100.00	170	117	3	5				
Kansas State Teachers College	750.00	6			6				
Sterling College	140.00	1		1					
KENTUCKY									
University of Kentucky	2,087.00	12	11		1				
University of Louisville	38,939.00	145	17		4	99		35	
Western Kentucky State Teachers	1,067.50	12		7	5				
LOUISIANA									
Louisiana Polytechnic Institute	2,850.00	13	13						
Louisiana State University	18,956.95	82	83		5	42			
Loyola University	11,794.25	21							1
Southwestern Louisiana Institute	6,204.25	21	13		9				
Tulane University of Louisiana	5,260.00	14			1	18			
Xavier University	4,375.00	11			11				

**APPENDIX IX—Cumulative report of student war loans program for fiscal years
1942-43 and 1943-44 (Con't)**

Institutions by States	Total amount of loans	Total number of students	Engineering	Physics	Chemistry	Medicine	Veterinary	Dentistry	Pharmacy
1	2	3	4	5	6	7	8	9	10
MAINE									
Bates College	1,400.00	6		1	5				
Bowdoin College	2,815.00	8		1	7				
Colby College	903.00	1		1					
MARYLAND									
Johns Hopkins University	7,943.38	24	9		1	18			
University of Maryland	24,293.74	60	4		2	40		14	
MASSACHUSETTS									
Boston College	2,503.00	8	4	4					
Boston University	11,716.56	41			10	33			
Harvard University	55,943.94	241	152	16	12	62			
Massachusetts College of Pharmacy	5,789.00	80							
Middlesex University	28,500.00	80							
Northeastern University	16,814.50	71	63	2	6	54	26		
Tufts College	43,400.00	173	8		3	116		50	
MICHIGAN									
University of Detroit	156.00	1	1						
Perkins Institute	1,112.00	2		1					
University of Grand Rapids	4,018.00	17							
Trinity College	703.00	3		1	2				
Lansing Institute of Technology	4,960.00	16	16						
Michigan College of Mining and Technology	1,207.00	12	12						
University of Michigan	5,450.00	23	7	4		10		2	
Michigan State College	20,074.00	108	20	1	9		63		
Orval College	1,694.00	3		1	2				
Wayne University	26,307.00	96	5			86		5	
MINNESOTA									
Carleton College	1,297.75	8		2	3				
Concordia College	1,717.00	6		2	4				
Crookston Agricultural College	200.00	1		1					
University of Minnesota	110,978.58	407	180	8	10	147		69	6
MONTANA									
Montana College	1,028.50	3		3	3				
University of Montana	7,204.55	14	7	3	6				
Missoula College	1,221.20	6			6				
Montana State College	18,297.75	68	66		1				
KANSAS									
Central College	4,619.11	17		4	18				
Otter-Canton College	550.00	1			1				
Kansas City College of Pharmacy and Dentistry	1,000.00	8							
University of Kansas City	1,000.00	8							
Western Dental	16,500.00	44							
Missouri University	2,000.00	11		3	4				
University of Missouri	8,200.00	58	30		6				
Missouri School of Mines and Metallurgy	27,207.20	88	88						
Northwest Missouri State Teachers College	2,500.00	10		6	4				
St. Louis College of Pharmacy	5,975.00	18							
St. Louis University	35,942.05	94		1	84			9	18
Southwest Missouri State Teachers College	574.00	3		8					
Washington University	28,000.00	90	44	1	3	56		18	
NEBRASKA									
Ogallala University	11,470.50	57	34						
University of Nebraska	26,000.00	118	34		8	73		16	
Nebraska Wesleyan University	922.00	8		3	2				

**APPENDIX IX—Cumulative report of student war loans program for fiscal years
1945-46 and 1946-47 (Cont'd)**

Institutions by State	Total amount of loans	Total number of students	Medicine	Pharmacy	Chemistry	Medicine	Veterinary	Dentistry	Pharmacy
	1	2	3	4	5	6	7	8	9
NEW HAMPSHIRE									
University of New Hampshire.....	1,120.00	5				5			
NEW JERSEY									
Brothers College of Drew University.....	260.00	1			1				
Newark College of Engineering.....	14,615.00	55	55						
Rutgers University.....	7,365.50	37	30		4				3
NEW MEXICO									
New Mexico College of Agriculture & Mechanic Arts.....	2,370.40	12	15						
University of New Mexico.....	3,360.11	9	9		1				
NEW YORK									
Albany College of Pharmacy.....	2,360.00	7							
Union University.....	2,367.50	27							7
Albion University.....	2,162.74	7	7						
University of Buffalo.....	5,751.00	55							
Columbia University.....	1,744.00	5			3	19	3	4	
Columbia University, College of Pharmacy.....	26,612.15	120	14	9	3	70		22	
Cooper Union for the Advancement of Science and Art.....	4,972.00	12							12
Cornell University.....	2,360.00	15	15						
Fordham University.....	17,170.00	62	15	1					
Hofstra College.....	2,465.00	9		5					2
Long Island College of Medicine.....	765.15	8			3				
Long Island University.....	17,420.00	61							
Manhattan College.....	5,251.75	15	20			1			
New York University.....	10,244.12	55				6			
New York Medical College.....	24,157.50	211				62		100	
Polytechnic Institute of Brooklyn.....	17,307.00	61				45			
Pratt Institute.....	2,375.00	9	5			4			
Queens College.....	44,320.00	120	120						
Queens Polytechnic Institute.....	180.00	1				1			
University of Rochester, College of Arts and Sciences.....	18,094.00	49	49	1	2				
University of Rochester, College of Medicine.....	2,942.00	15	7	3	3				
St. Bonaventure College.....	10,485.00	20							
St. John's University, Pharmacy.....	961.00	5			2				
Stone College.....	4,945.00	7							7
Syracuse University.....	16,030.00	52	41	4	2				
SCARCE HAMPSHIRE									
Agricultural and Technical College.....	4,300.00	24	14	10					
Brown-Dixie School of Medicine.....	15,940.00	26							
Duke University.....	20,365.00	69	11		2	21			9
Gill College.....	215.00	2				10	48		
University of North Carolina.....	20,720.00	22	7	2	20	22			
North Carolina State College.....	10,394.00	50	50						
DOCTOR RANKA									
University of North Dakota, North Dakota College of Agriculture.....	12,764.00	47	43		4				
University of North Dakota, Baldwin-Wallace College.....	8,421.00	16	16		2				
DOCTOR RANKA									
Amherst College.....	8,360.00	12	8		2				
Baldwin-Wallace College.....	74.00								

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APPENDIX IV—Cumulative Report of student war loan program for fiscal years 1948/49 and 1949/50 (Cont'd.)

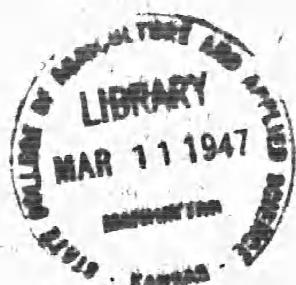
STUDENT WAR LOANS PROGRAM

APPENDIX IX—Cumulative report of student war loans program for fiscal years 1942-43 and 1943-44 (Cont'd.)

Institutions by States	Total amount of loans	Total number of students	Medicine	Pharmacy	Chemistry	Medicine	Veterinary	Dentistry	Pharmacy
1	2	3	4	5	6	7	8	9	10
SOUTH CAROLINA									
Clemson Agricultural School	11,750.41	51	51						
Presbyterian College	775.00	0		2	4				
Medical College of the State of South Carolina	10,120.00	25				25			
University of South Carolina	1,045.70	0	3	3	2				
SDOUL DAKOTA									
Augsburg College	2,960.00	0		1	5				
Dakota Wesleyan University	1,990.15	0			7				
University of South Dakota	2,675.00	2		1	1				
South Dakota School of Mines									
South Dakota State College	10,555.00	55	55						
	10,041.35	31	31	4	6				
MISSOURI									
Cave Newman College	205.00	1		1					
University of Chattanooga	255.00	0			2				
Fisk University	3,625.00	0		6	22				
George Peabody College	920.75	0			1				
Maryville College	610.00	0			4				
McMurry Medical College	14,700.00	55				55			
University of Tennessee, Knoxville	37,500.00	75	75						
University of Tennessee, Memphis	30,000.00	114				114			
Tennessee Polytechnic Institute	2,700.00	12	7	2	6				
Vanderbilt University	17,700.45	68	38		37				
TEXAS									
Arlington Christian College, Agricultural and Mechanical College of Texas	357.00	1			1				
Baylor University	19,312.15	95	82		1				
Baylor University, College of Medicine	3,500.00	7		2	5				
East Texas State Teachers	4,178.00	29							
North Texas State Teachers	271.00	1			1				
Sam Houston State Teachers	310.00	2			2				
Southern Methodist University	1,077.75	0			2				
Thurman College	7,605.47	24	22		1				
University of Texas	1,000.00	10							
Texas Christian University	55,300.00	214	104		11				
Texas College of Arts and Sciences	250.00	2			2				
Texas College of Music and Media	470.00	10	8	1	4				
Texas General College	5,350.00	0			5				
Texas Technological College	2,307.00	11							
Tillotson College	127.75	1			1				
West Texas State College	7,300.00	24			14				
	6,661.00	0			2				
UTAH									
University of Utah	21,000.75	65	55			55			
VERMONT									
Montgomery College	250.00	1							
St. Michael's College	1,450.00	0							
University of Vermont	11,600.00	60	18			18			
VERMONT									
Brattleboro College	901.00	1							
Green Mountain College	400.00								
University of Vermont	4,650.00	11							
Winooski Academy	11,274.00	21							
Winooski High School	16,150.00	35	25	1	1				
	6,810.00	27	20		1				

**APPENDIX IX—Cumulative report of student war loans program for fiscal years
1942-43 and 1943-44 (Con't)**

Institutions by States	Total amount of loans	Total number of students	Engineering	Physics	Chemistry	Medicine	Veterinary	Dentistry	Pharmacy
1	2	3	4	5	6	7	8	9	10
WASHINGTON									
University of Washington ..	655.00	2	3	.....	.....	.....	.....	.....	.....
State College of Washington ..	745.00	4	2	2	.....	.....	.....	.....	.....
WEST VIRGINIA									
Bethany College	1,994.00	9	.....	.....	9	.....	.....	.....	.....
Blair State Teachers	142.00	2	1	.....	1	.....	.....	.....	.....
Marietta College	261.35	1	.....	.....	1	.....	.....	.....	.....
Union College	126.00	1	.....	.....	1	.....	.....	.....	.....
West Virginia University ..	8,234.00	25	20	.....	5	.....	.....	.....	.....
West Virginia Wesleyan College	1,320.00	3	.....	.....	3	.....	.....	.....	.....
WISCONSIN									
Beloit College	1,022.31	8	.....	.....	5	.....	.....	.....	.....
Marquette University	47,769.30	155	.....	.....	1	107	.....	47	.....
University of Wisconsin	54,322.30	140	58	.....	67	.....	.....	.....	15
WYOMING									
University of Wyoming	8,718.40	16	16	.....	.....	.....	.....	.....	.....
DISTRICT OF COLUMBIA									
Catholic University	4,670.56	9	7	1	1	.....	.....	.....	.....
George Washington University	16,012.02	35	6	2	1	26	.....	.....	.....
Georgetown University	24,807.50	64	.....	.....	59	.....	.....	5	.....
Howard University	37,941.35	85	10	5	5	25	.....	40	.....
Puerto Rico									
Polytechnic Institute of Puerto Rico	7,002.75	15	.....	3	12	.....	.....	.....	.....
Total.....	2,927,836.33	11,044	4,187	274	942	8,609	407	1,040	435



APPENDIX X

Distribution of student war loans by regions and States

Region, and State or territory	Number of borrowers	Number of loans	Amount loaned	Average size of loan
I.	2	3	4	5
I. NORTH ATLANTIC REGION				
Connecticut.....	8	56	\$1,000,000	\$17,857.00
District of Columbia.....	4	20	60,141.00	\$15,035.00
Maine.....	1	1	\$1,716.00	\$1,716.00
Maryland.....	10	50	\$1,000,000	\$20,000.00
Massachusetts.....	7	42	1,000,000.00	\$23,809.52
New Hampshire.....	1	5	\$1,000.00	\$200.00
New Jersey.....	10	51	\$1,000,000	\$20,000.00
New York.....	20	100	\$1,000,000	\$10,000.00
Ohio.....	10	50	\$1,000,000	\$20,000.00
Pennsylvania.....	10	50	\$1,000,000	\$20,000.00
Rhode Island.....	2	10	\$1,000.00	\$500.00
Vermont.....	1	5	\$1,000.00	\$200.00
West Virginia.....	6	31	\$1,000,000	\$32,258.08
II. SOUTHERN REGION				
Alabama.....	5	25	\$1,000,000	\$20,000.00
Arkansas.....	1	5	\$1,000.00	\$200.00
Florida.....	1	5	\$1,000.00	\$200.00
Georgia.....	1	5	\$1,000.00	\$200.00
Louisiana.....	1	5	\$1,000.00	\$200.00
Mississippi.....	1	5	\$1,000.00	\$200.00
North Carolina.....	1	5	\$1,000.00	\$200.00
Oklahoma.....	1	5	\$1,000.00	\$200.00
Tennessee.....	1	5	\$1,000.00	\$200.00
Virginia.....	1	5	\$1,000.00	\$200.00
West Virginia.....	1	5	\$1,000.00	\$200.00
III. CENTRAL REGION				
Illinois.....	15	75	\$1,000,000	\$20,000.00
Indiana.....	5	25	\$1,000,000	\$40,000.00
Iowa.....	1	5	\$1,000.00	\$200.00
Kansas.....	1	5	\$1,000.00	\$200.00
Michigan.....	1	5	\$1,000.00	\$200.00
Minnesota.....	1	5	\$1,000.00	\$200.00
Missouri.....	1	5	\$1,000.00	\$200.00
Nebraska.....	1	5	\$1,000.00	\$200.00
North Dakota.....	1	5	\$1,000.00	\$200.00
South Dakota.....	1	5	\$1,000.00	\$200.00
Wisconsin.....	1	5	\$1,000.00	\$200.00
IV. PACIFIC REGION				
Alaska.....	1	5	\$1,000.00	\$200.00
California.....	4	20	\$1,000,000	\$250,000.00
Hawaii.....	1	5	\$1,000.00	\$200.00
Oregon.....	1	5	\$1,000.00	\$200.00
Washington.....	1	5	\$1,000.00	\$200.00
Puerto Rico.....	1	5	\$1,000.00	\$200.00
V. NORTH ATLANTIC REGION				
Massachusetts.....	1	5	\$1,000,000	\$200,000.00
Connecticut.....	1	5	\$1,000,000	\$200,000.00
New Hampshire.....	1	5	\$1,000,000	\$200,000.00
Rhode Island.....	1	5	\$1,000,000	\$200,000.00
Vermont.....	1	5	\$1,000,000	\$200,000.00
West Virginia.....	1	5	\$1,000,000	\$200,000.00

